

Application No.: 10/036,172
Amendment and Response to September 7, 2006 Non-Final Office Action

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method for selecting at least one offer regarding a financial product, comprising:
 - determining a plurality of offers regarding a financial product available for a campaign;
 - determining at least one of said plurality of offers that complies with a necessary requirement associated with said campaign, wherein each of said plurality of offers simultaneously satisfies a plurality of constraints and complies with said necessary requirement;
 - determining a plurality of recipients associated with said determined at least one of said plurality of offers; and
 - providing said determined at least one of said plurality of offers to at least one of said plurality of recipients.
2. (Currently Amended) The method of claim 1, wherein said determining a plurality of offers available for a campaign includes at least one of the following: and
 - receiving data indicative of said plurality of offers; and
 - receiving a request to use one of a plurality of offers for a campaign; and
 - receiving information regarding a plurality of recipients of previous offers.
3. (Currently Amended) The method of claim 1, wherein said determining at least one of said plurality of offers that complies with a requirement associated with said campaign includes at least one of the following:
 - selecting one offer from said plurality of offers that best complies with said necessary requirement;
 - selecting at least two offers from said plurality of offers that comply with said requirement when implemented together;

Application No.: 10/036,172
Amendment and Response to September 7, 2006 Non-Final Office Action

creating a score for each of said plurality of offers, ~~an offer's said~~ score being indicative of a degree of compliance of said offer with said necessary requirement by said offer;

ranking each of said plurality of offers according to degree of compliance with said necessary requirement and using, at least, the best ranked offer for said campaign; and

scoring each of said plurality of offers according to degree of compliance with said necessary requirement and selecting at least one of said plurality of offers based, at least in part, on said scoring.

4. (Currently Amended) The method of claim 1, wherein said determining a plurality of recipients ~~associated with said determined at least one of said plurality of offers~~ includes at least one of the following:

receiving data indicative of said plurality of recipients; and

receiving data indicative of a plurality of segments of recipients, wherein each of said plurality of segments is associated with at least one of said plurality of offers.

5. (Currently Amended) The method of claim 1, wherein said providing said determined at least one of said plurality of offers to ~~at least one of said plurality of recipients~~ includes at least one of the following:

providing said determined at least one of said plurality of offers via an email message;

providing said determined at least one of said plurality of offers via an instant message communication;

conveying said determined at least one of said plurality of offers via a letter; and

conveying said determined at least one of said plurality of offers via an electronic signal.

6. (Currently Amended) The method of claim 1, further comprising:
determining said requirement.

Application No.: 10/036,172
Amendment and Response to September 7, 2006 Non-Final Office Action

7. (Currently Amended) The method of claim 1, wherein said necessary requirement includes at least one of the following:

- ~~a requirement that said campaign have a minimum recipient pool size;~~
- ~~a requirement that said campaign have a maximum recipient pool size;~~
- ~~a requirement that said campaign have a minimum number of respondents to an offer;~~
- ~~a requirement that at least a minimum number of recipients of one of said plurality of offers complete said designated action;~~
- ~~a requirement that said campaign have not greater than a designated cost; and~~
- ~~a requirement that said campaign have a maximum number of recipients.~~

8. (Currently Amended) The method of claim 1, wherein said determined at least one of said plurality of offers includes at least one of the following:

- an offer for a discount on purchases made using said financial product;
- an offer to receive a reissued credit card;
- an offer for a discount on purchases made using said financial product at a specific merchant; and
- an offer for a discount on purchases made using said financial product during a designated time period.

9. (Original) The method of claim 1, wherein said financial product includes at least one of the following:

- a credit card; and
- a debit card.

10. (Original) The method of claim 1, further comprising:
receiving a request to conduct said campaign.

11. (Currently Amended) The method of claim 1, wherein said determined at least one of said plurality of recipients includes a plurality of segments, and each of said plurality of segments includes ing at least one of said plurality of recipients.

Application No.: 10/036,172
Amendment and Response to September 7, 2006 Non-Final Office Action

12. (Original) The method of claim 11, wherein each of said plurality of segments has an associated characteristic indicative of a member of said segment's likelihood of completing a designated action associated with said determined one of said plurality of offers.

13. (Original) The method of claim 1, further comprising:
determining information regarding at least one of said potential recipients.

14. (Currently Amended) The method of claim 13, wherein said determining information regarding at least one of said potential recipients includes at least one of the following:

receiving a list of at list two of said potential recipients;
receiving demographic information regarding at least one of said potential recipients;
receiving credit history information regarding at least one of said potential recipients;
receiving lifestyle information regarding at least one of said potential recipients;
and
receiving credit performance information regarding at least one of said potential recipients.

15. (Currently Amended) A method for selecting at least one offer regarding a financial product to make to a recipient, comprising:

determining, for each offer of a plurality of potential offers regarding a financial product, a plurality of segments of potential recipients of said offer, wherein each segment for an offer has an associated response rate indicative of a member of said segment completing a designated action associated with said segment after receiving said offer;

determining at least one necessary objective associated with a campaign, wherein said campaign will include at least one of said plurality of potential offers;

Application No.: 10/036,172
Amendment and Response to September 7, 2006 Non-Final Office Action

determining at least one offer from said plurality of offers that complies with said at least one objective, wherein said at least one of offer simultaneously satisfies a plurality of constraints and complies with said necessary objective; and

providing a notification indicative of at least one member of at least one segment of potential recipients associated with said determined at least one offer.

16. (Currently Amended) The method of claim 15, wherein said determining, for each offer of a plurality of potential offers regarding a financial product, a plurality of segments of potential recipients of said offer, wherein each segment for an offer has an associated response rate indicative of a member of said segment completing a designated action after receiving said offer, includes at least one of the following:

receiving demographic information regarding at least one of said plurality of potential recipients;

receiving credit history information regarding at least one of said plurality of potential recipients;

receiving lifestyle information regarding at least one of said plurality of potential recipients; and

receiving credit performance information regarding at least one of said plurality of potential recipients.

17. (Currently Amended) The method of claim 15, wherein said determining, for each offer of a plurality of potential offers regarding a financial product, a plurality of segments of potential recipients of said offer, wherein each segment for an offer has an associated response rate indicative of a member of said segment completing a designated action after receiving said offer, includes at least one of the following:

identifying segments of previous recipients of offers;

determining a score for at least one of said plurality of potential recipients based on designated variables, said score being indicative of said at least one of said plurality of potential recipients completing said designated action; and

determining responses by at least some of said plurality of potential recipients to at least one previous offer regarding said financial product.

Application No.: 10/036,172
Amendment and Response to September 7, 2006 Non-Final Office Action

18. (Currently Amended) The method of claim 15, wherein said determining at least one necessary objective associated with a campaign includes at least one of the following:

determining a requirement that said campaign have a minimum number of respondents to an offer;

determining a requirement that at least a minimum number of recipients of one of said plurality of offers complete said designated action;

determining a requirement that said campaign have not greater than a designated cost;

.. determining a requirement that said campaign have a maximum number of recipients;

receiving data indicative of said at least one necessary objective; and

receiving data indicative of a location where information regarding said at least one necessary objective can be found.

19. (Currently Amended) The method of claim 15, wherein said determining at least one offer from said plurality of offers that complies with said at least one objective includes at least one of the following:

selecting at least one offer from said plurality of offers that best complies with said at least one necessary objective;

selecting at least two offers from said plurality of offers that comply with said at least one necessary objective when implemented together;

creating a score for each of said plurality of offers, an offer's score being indicative of a degree of compliance with said at least one necessary objective by said offer;

ranking each of said plurality of offers according to degree of compliance with said at least one necessary objective and using at least the best ranked offer for said campaign; and

Application No.: 10/036,172
Amendment and Response to September 7, 2006 Non-Final Office Action

scoring each of said plurality of offers according to degree of compliance with said at least one necessary objective and selecting at least one of said plurality of offers based, at least in part, on said scoring.

20. (Original) The method of claim 15, providing at notification indicative of at least one member of at least one segment of potential recipients associated with said determined at least one offer includes at least one of the following:

providing said determined offer to at least one member of at least one segment of potential recipients associated with said determined offer; and

providing a communication that includes a list of identified recipients of said determined offer.

21. (Original) The method of claim 15, further comprising:

providing said determined offer to at least one member of at least one segment of potential recipients associated with said determined at least one offer.

22. (Original) The method of claim 15, wherein said notification includes at least one of the following:

- an email message;
- an instant message communication;
- an electronic signal;
- a letter; and
- a message sent to a postal address.

23. (Original) The method of claim 15, wherein a designated action associated with a segment may include at least one of the following:

- use of said financial product;
- incremental use of said financial product;
- purchase of a product with said financial product;
- signing up for a credit card;
- agreeing to accept a credit card; and

Application No.: 10/036,172
Amendment and Response to September 7, 2006 Non-Final Office Action

using a credit card.

24. (Original) The method of claim 15, further comprising:
determining a designated action associated with at least one segment.

25. (Original) The method of claim 15, wherein a designated action associated with a first segment from a first plurality of segments is different than a designated action for a second segment from said first plurality of segments.

26. (Original) The method of claim 15, further comprising:
receiving a request to conduct said campaign.

27. (Original) The method of claim 15, further comprising:
determining use of said financial product by a recipient of said determined at least one offer.

28. (Original) The method of claim 15, further comprising:
determining incremental use of said financial product by a recipient of said determined offer.

29. (Original) The method of claim 15, further comprising:
determining at least one of said plurality of offers.

30. (Currently Amended) A method for selecting at least one offer regarding a financial product to provide to a recipient, comprising:
determining a first plurality of segments of potential recipients of a first offer, wherein each of said first plurality of segments has an associated response rate, and wherein a segment's associated response rate is indicative of a member of said segment completing a designated action associated with said segment after receiving said first offer;

Application No.: 10/036,172
Amendment and Response to September 7, 2006 Non-Final Office Action

determining a second plurality of segments of potential recipients of a second offer, wherein each of said second plurality of segments has an associated response rate, and wherein a segment's associated response rate is indicative of a member of said segment completing a designated action associated with said segment after receiving said second offer;

determining at least one necessary objective associated with a campaign regarding said financial product, wherein each of said plurality of first and second offers satisfies a plurality of constraints and complies with said necessary objective; and

providing either said first offer to at least one member of at least one segment from said first plurality of segments if said first offer meets said at least one objective better than said second offer, or said second offer to at least one member of at least one segment from said second plurality of segments if said second offer meets said at least one objective better than said first offer.

31. (Original) The method of claim 30, wherein a designated action associated with a first segment from said first plurality of segments is different than a designated action for a second segment from said first plurality of segments.

32. (Original) The method of claim 30, further comprising:
determining said first offer.

33. (Original) The method of claim 30, further comprising:
determining if said first offer complies with said at least one objective better than said second offer.

34. (Canceled)

35. (Canceled)

36. (Currently Amended) A system for determining an offer regarding a financial product, comprising:

Application No.: 10/036,172

Amendment and Response to September 7, 2006 Non-Final Office Action

a memory;
a communication port; and
a processor connected to said memory and said communication port, said processor being operative to:

determine a plurality of offers regarding a financial product available for a campaign;

determine one of said plurality of offers that complies with a necessary requirement associated with said campaign, wherein said determined offer simultaneously satisfies a plurality of constraints and complies with said necessary requirement;

determine a plurality of recipients associated with said determined one of said plurality of offers; and

provide said determined one of said plurality of offers to at least one of said plurality of recipients.

37.(Currently Amended) A computer program product in a computer readable medium for determining an offer regarding a financial product, comprising:

first instructions for identifying a plurality of offers regarding a financial product available for a campaign;

second instructions for identifying one of said plurality of offers that complies with a necessary requirement associated with said campaign, wherein said identified offer simultaneously satisfies a plurality of constraints and complies with said necessary requirement;

third instructions for identifying a plurality of recipients associated with said determined one of said plurality of offers; and

fourth instructions for sending a communication regarding said determined one of said plurality of offers to at least one of said plurality of recipients.